

貸借対照表	Balance sheet	2023 (2023年12月31日現在)		2024 (2024年12月31日現在)	
		百万ユーロ	百万円 換算率 (円) 155.84	百万ユーロ	百万円 換算率 (円) 162.71
資産	Assets				
無形資産	Intangible assets	21	3,273	21	3,417
投資	Investments	1,515	236,098	1,698	276,282
関連会社株式等	Investments in affiliated undertakings and participating interests	95	14,805	95	15,457
関連会社株式	Shares in affiliated undertakings	95	14,805	95	15,457
その他投資	Other financial investments	1,389	216,462	1,562	254,153
公社債およびその他譲渡性債券	Debt securities and other fixed income transferable securities	1,384	215,683	1,562	254,153
担保貸付金	Loans guaranteed by mortgages	0	0	0	0
その他の貸付金	Other loans	0	0	0	0
その他	Other	5	779	0	0
再保険預け金	Deposits with ceding undertakings	31	4,831	41	6,671
求償権	Subrogation and salvages	158	24,623	116	18,874
出再準備金	Reinsurers' share of technical provisions	5,886	917,274	6,757	1,099,431
未経過保険料	Provision for unearned premiums	1,632	254,331	2,010	327,047
支払備金	Provision for claims outstanding	4,248	662,008	4,741	771,408
配当・払戻準備金	Provision for bonuses and rebates	6	935	6	976
営業資産	Debtors	1,909	297,499	2,651	431,344
元受営業残高	Debtors arising out of direct insurance operations	947	147,580	1,789	291,088
保険契約者	Policyholders	793	123,581	1,573	255,943
仲介者	Intermediaries	154	23,999	216	35,145
再保険営業残高	Debtors arising out of reinsurance operations	881	137,295	764	124,310
その他の営業資産	Other debtors	81	12,623	98	15,946
その他資産	Other assets	107	16,675	90	14,644
有形資産および貯蔵物	Tangible assets and stocks	1	156	1	163
現預金	Cash at bank and in hand	105	16,363	88	14,318
その他の資産	Other assets	1	156	1	163
前払金および未収収益	Prepayments and accrued income	278	43,324	327	53,206
未収利息および未収賃貸料	Accrued interest and rent	6	935	8	1,302
繰延新契約費	Deferred acquisition costs	272	42,388	319	51,904
その他の前払金および未収収益	Other prepayments and accrued income	0	0	0	0
資産の部合計	Total assets	9,874	1,538,764	11,660	1,897,199

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負債	Liabilities				
資本金および準備金	Capital and reserves	455	70,907	545	88,677
資本金	Subscribed capital	182	28,363	182	29,613
準備金	Reserves	24	3,740	26	4,230
法定準備金	Legal reserve	18	2,805	18	2,929
その他の準備金	Other reserve	0	0	2	325
合併準備金	Merger reserve	6	935	6	976
繰越利益	Profit and loss brought forward	193	30,077	247	40,189
当期利益	Profit for the financial year	56	8,727	90	14,644
保険契約準備金	Technical provisions	6,976	1,087,140	8,002	1,302,005
未経過保険料	Provision for unearned premiums	2,038	317,602	2,482	403,846
支払備金	Provision for claims outstanding	4,929	768,135	5,509	896,369
配当・払戻準備金	Provision for bonuses and rebates	9	1,403	11	1,790
未払求償権	Subrogation and salvages, reinsurers' share	142	22,129	105	17,085
その他リスクおよび費用引当金	Provisions for other risks and charges	77	12,000	88	14,318
納税充当金	Provisions for taxation	7	1,091	15	2,441
その他引当金	Other provisions	70	10,909	73	11,878
再保険預り金	Deposits received from reinsurers	18	2,805	12	1,953
営業負債	Creditors	1,963	305,914	2,625	427,114
元受保険負債	Creditors arising out of direct insurance operations	0	0	237	38,562
再保険負債	Creditors arising out of reinsurance operations	1,786	278,330	2,139	348,037
税金および社会保険料を含むその他の負債	Other creditors, including tax and social security	177	27,584	249	40,515
未払金および繰延収益	Accruals and deferred income	243	37,869	283	46,047
負債の部合計	Total liabilities	9,874	1,538,764	11,660	1,897,199

損益計算書	Profit and loss account	2023 (2023年1月1日から 2023年12月31日まで)		2024 (2024年1月1日から 2024年12月31日まで)	
		百万ユーロ	百万円 換算率 (円) 155.84	百万ユーロ	百万円 換算率 (円) 162.71
営業勘定	Technical account				
正味既経過保険料	Earned premiums	264	41,142	386	62,806
総保険料	Gross premiums written	2,780	433,235	3,163	514,652
出再保険料	Outward reinsurance premiums	-2,479	-386,327	-2,699	-439,154
総未経過保険料積増	Change in the provision for unearned premiums, gross amount	-301	-46,908	-403	-65,572
出再未経過保険料積増	Change in the provision for unearned premiums, reinsurers' share	264	41,142	325	52,881
投資収益配分	Allocated investment return transferred from the non-technical account	14	2,182	21	3,417
出再控除後のその他保険引受利益	Other technical income, net of reinsurance	15	2,338	18	2,929
発生保険金	Claims incurred, net of reinsurance	-154	-23,999	-247	-40,189
支払保険金	Claims paid	-140	-21,818	-200	-32,542
総保険金	gross amount	-1,169	-182,177	-1,391	-226,330
出再保険金	reinsurers' share	1,029	160,359	1,191	193,788
支払備金積増	Change in the provision for claims outstanding	-24	-3,740	-73	-11,878
総支払備金積増	gross amount	-577	-89,920	-400	-65,084
出再支払備金積増	reinsurers' share	553	86,180	327	53,206
求償権の増減	Change in subrogation and salvages	10	1,558	26	4,230
総額	gross amount	13	2,026	96	15,620
出再分	reinsurers' share	-3	-468	-70	-11,390
出再控除後の配当・払戻	Bonuses and rebates, net of reinsurance	-1	-156	-2	-325
正味営業経費	Net operating expenses / income	-90	-14,026	-95	-15,457
新契約費	Acquisition costs	-335	-52,206	-685	-111,456
繰延新契約費積増	Change in deferred acquisition costs	25	3,896	41	6,671
一般管理費	Administrative expenses	-321	-50,025	-69	-11,227
再保険手数料および利益戻	Reinsurance commissions and profit participation	541	84,309	618	100,555
出再控除後のその他保険引受費用	Other technical charges, net of reinsurance	-2	-312	-10	-1,627
営業利益	Balance on the technical account	46	7,169	71	11,552
非営業勘定	Non-technical account				
資産運用収益	Investment income	50	7,792	76	12,366
その他資産収益	Income from other investments	47	7,324	65	10,576
その他資産収益	Income from other investments	47	7,324	65	10,576
資産売却益	Gains on realisation of investments	3	468	11	1,790
資産運用費用	Investment charges	-9	-1,403	-11	-1,790
資産運用費用（金利を含む）	Investment management charges, including interest	-4	-623	-7	-1,139
資産売却損	Losses on realisation of investments	-5	-779	-4	-651
投資収益配分	Allocated investment return transferred to the technical account	-14	-2,182	-21	-3,417
その他収益	Other income	7	1,091	4	651
その他費用（価格修正分を含む）	Other charges, including value adjustments	-9	-1,403	-5	-814
法人税等	Tax on profit on ordinary activities	-15	-2,338	-22	-3,580
税引後利益	Profit on ordinary activities after tax	56	8,727	92	14,969
贈税金	Other taxes not shown under the preceding items	0	0	-2	-325
当期利益	Profit for the financial year	56	8,727	90	14,644